



## Mr. Richard "Dick" Loring Cover

October 8, 1929 - September 8, 2019

Richard Cover, Retired mortgage banker, veteran and sailor

Richard ("Dick") Loring Cover, 89, a retired mortgage banker and veteran, died on September 8, 2019 of cancer at the Blakehurst Retirement Community. Mr. Cover was the son of Loring A. Cover, Jr. and Margaret Deekens Cover of Owings Mills, MD.

Mr. Cover graduated from the Calvert School and subsequently The Gilman School in 1947, where he played on the tennis team. He graduated from Princeton University in 1951, having majored in Economics, with a second lieutenant commission in the US Army. He then spent two years on active duty, including a year in Germany. Upon his return he graduated from the University of Maryland Law School and joined the Maryland National Guard, and served for 10 years, achieving the rank of major.

Mr. Cover spent his career working in the mortgage banking industry, first with the James W. Rouse Company, and then subsequently with Union Trust Company, which became the Signet Bank of Maryland following a merger. A highlight of Mr. Cover's career was being an instrumental part of the team which created Baltimore's first direct Mortgage Backed Security. Following his retirement, he continued to pursue his interest in mortgages and real estate, as a real estate agent for Hill & Company.

Mr. Cover's faith was important to him and he was a life-long member of St. Thomas' Episcopal Church, where he served on the vestry on three occasions.

Mr. Cover loved the outdoors and spent his free time playing golf as a life-long member of the Green Spring Valley Hunt Club, or sailing on the Chesapeake Bay as a member of a number of sailing clubs. Mr. Cover was known as the king of one liner's, by his family and friends, as he could always bring a smile to anyone's face, regardless of the situation.

Mr. Cover loved music and throughout his life was a member of numerous singing clubs and bands. After he was no longer able to play golf, he joined the Free Eazy band, who played at events on the Eastern Shore.

He was predeceased by his son Richard L. Cover, Jr. He is survived by his wife of 40 years Mary Anne, his daughter Catherine Cover Willson of Bristol, VT, his daughter in law Jill Cover of Hillsboro, NH and two grandchildren, Margaret Cover and Christopher A. Cover of Hanover, NH, and Mary Anne's daughters Christa Nice Absolom and her daughter Graham Absolom of Owings Mills, MD and Sidney Nice Shelton of Baltimore, MD.

A memorial service will be held at 11 am on Saturday September 14, 2019 at St. Thomas' Episcopal Church, 232 St. Thomas Lane in Owings Mills.

In lieu of flowers, donations may be made to St Thomas' Church, 232 St Thomas Lane, Owings Mills, MD 21117 or online at <http://www.stthomaschurch.us/>.

# Previous Events

## Memorial Service

SEP **14.** 11:00 AM (ET)

St. Thomas Episcopal  
232 St. Thomas Lane  
Owings Mills, MD 21117